

In re:  
Jermaine Elliott  
Debtor

Case No. 23-10026-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 07, 2023

User: admin  
Form ID: 3091

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db	+ Jermaine Elliott, 5414 Lancaster Avenue, Philadelphia, PA 19131-3515
14746701	+ Citizens Bank of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14746703	+ Gregory Javardian, Esquire, 1310 Industrial Boulevard, Suite #101, Southampton, PA 18966-4030
14753637	+ Mobile Modular Portable Storage, c/o Jason B. Martin, Esquire, 725 Skippack Pike, Suite 337, Blue Bell, PA 19422-1749
14746708	+ PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bealaw@verizon.net	Feb 08 2023 00:15:00	BRADLY E ALLEN, Law Offices of Bradley Allen, 7711 Castor Avenue, Philadelphia, PA 19152
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 08 2023 00:15:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Feb 08 2023 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 08 2023 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 08 2023 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14746700	+ EDI: CCS.COM	Feb 08 2023 05:19:00	Allstate Vehicle & Property Insurance Co, c/o Credit Collection Services, PO Box 448, Norwood, MA 02062-0448
14747677	^ MEBN	Feb 08 2023 00:10:59	Citizens Bank, N.A. s/b/m to Citizens Bank, of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14746702	Email/Text: megan.harper@phila.gov	Feb 08 2023 00:15:00	City Of Philadelphia/Water Revenue Bureau, Department Of Revenue, P. O. Box 41496, Philadelphia, PA 19101-1496
14746704	^ MEBN	Feb 08 2023 00:11:02	KML Law Group, Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14746705	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:15:00	Lakeview Loan Servicing, 4425 Ponce Deleon

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14746706	Email/Text: bankruptcy@firstpointcollectionresources.com	Feb 08 2023 00:15:00	Blvd., Coral Gables, FL 33146-1837 PECO, c/o FirstPoint Collection Resources, Inc, 225 Commerce Place, PO Box 26140, Greensboro, NC 27402-6140
14746707	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 08 2023 00:15:00	Peco Energy, Bankruptcy Unit, 2301 Market St., Philadelphia, PA 19103-1338
14746709	+ EDI: CITICORP.COM	Feb 08 2023 05:19:00	The Home Depot, Credit Services, P. O. Box 790328, St. Louis, MO 63179-0328
14746710	+ EDI: PRA.COM	Feb 08 2023 05:19:00	The Home Depot, c/o Portfolio Recovery Associates, LLC, Dept. 922, PO Box 4115, Concord, CA 94524-4115

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2023 at the address(es) listed below:

Name	Email Address
BRADLY E ALLEN	on behalf of Debtor Jermaine Elliott bealaw@verizon.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARY F. KENNEDY	on behalf of Creditor Citizens Bank N.A. s/b/m to Citizens Bank of Pennsylvania mary@javidianlaw.com, chris.cummins@javidianlaw.com;angie.harrigan@javidianlaw.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1:	Jermaine Elliott	
	First Name	Middle Name Last Name
Debtor 2:		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania	
Case number:	23-10026-elf	
	Social Security number or ITIN:	xxx-xx-3615
	EIN:	--_-----
	Social Security number or ITIN:	-----
	EIN:	--_-----
	Date case filed for chapter:	13 1/6/23

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jermaine Elliott	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5414 Lancaster Avenue Philadelphia, PA 19131	
<b>4. Debtor's attorney</b> Name and address	BRADLY E ALLEN Law Offices of Bradley Allen 7711 Castor Avenue Philadelphia, PA 19152	Contact phone (215) 725-4242 Email: bealaw@verizon.net
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 2/7/23

**For more information, see page 2**

Case number **23-10026-elf**

**The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 7/5/23**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.